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**BASIC AMENDMENT
MIDCOAST CREDIT CORP.**

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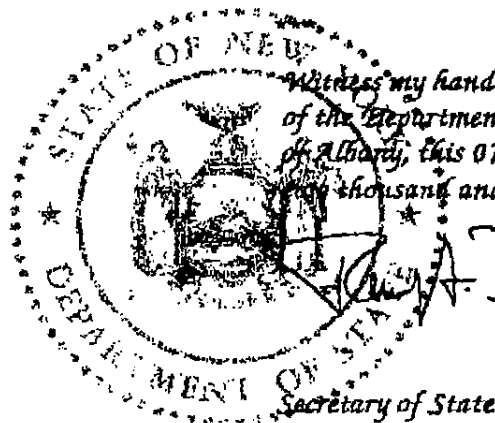
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N.C.

G. Ombudsman JAN 13 2005

State of New York | **ss:**
Department of State

I hereby certify, that a Certificate of Amendment of MIDCOAST CREDIT CORP. changing the name to MDC CREDIT CORP. was filed on 12/20/2004.



*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 07th day of January
two thousand and five.*

[Handwritten Signature]
Secretary of State

State of New York | **ss:**
Department of State

I hereby certify, that

A Certificate of Amendment MIDLANTIC HOME MORTGAGE CORPORATION, changing its name to MIDCOAST HOME MORTGAGE CORPORATION, was filed 03/31/1992.

A Certificate of Amendment MIDCOAST HOME MORTGAGE CORPORATION, changing its name to MIDCOAST MORTGAGE CORPORATION, was filed 05/19/1992.

A Certificate of Amendment MIDCOAST MORTGAGE CORPORATION, changing its name to MIDCOAST CREDIT CORP., was filed 08/25/1998.

A Certificate of Amendment MIDCOAST CREDIT CORP., changing its name to MDC CREDIT CORP., was filed 12/20/2004.



Witness my hand and the official seal of the Department of State at the City of Albany, this 07th day of January two thousand and five.

A handwritten signature in black ink, appearing to read "R. A. D. S.", is written over the seal area.

Secretary of State

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